

370383

Corporation, Partnership or Limited Liability Company to Individual(s)

*J. Kovst*

No delinquent taxes and transfer entered: Certificate of Real Estate Tax (DELINQUENT TAXES) not required. Certificate of Real Estate Value is not required.

JUL 20 2003

Dept. of Property Taxation Ramsey County Auditor

by:

*S. J. Jylka*

Deputy

Registrar of Titles, Ramsey, MN

Date Filed: 7/29/2003 12:00 PM

As Doc #: 1765830

On CT # (s):

535229, 370383,

DEED TAX DUE: \$ 3,165  
Date: MARCH 18, 2002

FOR VALUABLE CONSIDERATION, DREWCO, INCORPORATED, a CORPORATION under the laws of MINNESOTA, Grantor, hereby conveys and quitclaims to GEORGINA Y. STEPHENS, Grantee(s), real property in RAMSEY County, Minnesota, described as follows:

Total consideration for this transfer is 500.00 or less

LOT 11, BLOCK 1, NININGER AND DONNELLY'S ADDITION TO HOLCOMBEE'S ADDITION TO ST. PAUL

9330 003 03 07/29/03 11:03 D.STAMPS

1.65

together with all hereditaments and appurtenances.

9330 003 03 07/29/03 11:03 C.STAMPS

5.00

Check box if applicable:

- The Seller certifies that the seller does not know of any wells on the described real property.
- A well disclosure certificate accompanies this document.
- I am familiar with the property described in this instrument and I certify that the status and number of wells on the described real property have not changed since the last previously filed well disclosure certificate.

*Georgina Y. Stephens*  
GEORGINA Y. STEPHENS

By

PRESIDENT, DREWCO, INCORPORATED

Its

By

Its

Affix Deed Tax Stamp Here

STATE OF MINNESOTA

RAMSEY

COUNTY OF

This instrument was acknowledged before me on March 20, 2002

(Date)

by Georgina Y. Stephens and  
the President, Drewco, Incorporated and  
of \_\_\_\_\_

under the laws of Minnesota, a Minnesota corporation, on behalf of the corporation

NOTARIAL STAMP OR SEAL (OR OTHER TITLE OR RANK)



*H M Hemberger*

SIGNATURE OF NOTARY PUBLIC OR OTHER OFFICIAL

Check here if part or all of the land is Registered (Torrens)

Tax Statements for the real property described in this instrument should be sent to (include name and address of Grantee):

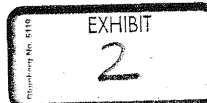
THIS INSTRUMENT WAS DRAFTED BY (NAME AND ADDRESS):  
JAY KOVST  
3735 LAKELAND AVE  
ROBBINSDALE, MN 55422

*Georgina Y. Stephens*  
224 Ann St N  
St. Paul, MN 55104-6628

02-28-23-12-0011

02.28.23.12.0011

1-f a



1765830

Affidavit of Purchaser of Registered Land

STATE OF MINNESOTA }  
COUNTY OF Hennepin } ss.

Lana R Fussy being first duly sworn on oath says that (s)he makes this affidavit on behalf of the purchaser(s) of REGISTERED LAND situated in Ramsey County, Minnesota.

The name of (one of the) (said) purchaser(s) is Georgina Y. Stephens

The purchaser resides at 224 Avon St. North City of St. Paul

County of Ramsey State of Minnesota Zip 55104

is of the age of 18 years or older, is under (no) legal incapacity (the nature of which is \_\_\_\_\_)  
 is not

and is ~~single~~ married to LARRY STEPHENS

whose residence is above set forth \_\_\_\_\_

who  is of the age of 18 years or older, is under (no) legal incapacity (the nature of which is \_\_\_\_\_)  
 is not

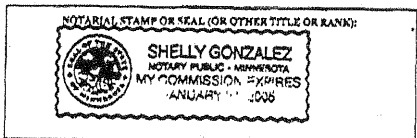
Signed *Lana R Fussy*  
Lana R Fussy

Subscribed and sworn to before me this \_\_\_\_\_ 4th \_\_\_\_\_

day of April, 2002  
Year

*Shelly Gonzalez*  
SIGNATURE OF NOTARY PUBLIC OR OTHER OFFICIAL

My Commission expires \_\_\_\_\_



Document# 2010608  
Certified Filed On 07/10/2007 1000  
Registrar of Titles, Ramsey County, MN  
Mortgage Registration Tax Paid 72.00 07/25/2007  
Certificate# 535229  
5.4.5 225071



STEPHENS, GEORGINA

Record and Return To:  
United General Title Ins  
Fiserv - 27 Inwood Road  
ROCKY HILL, CT 06067

ACCOUNT NO.: 107060608932000

### HOME EQUITY LINE OF CREDIT MORTGAGE

In this Mortgage dated 06/25/2007, "You", "Your" and "Yours" means GEORGINA Y. STEPHENS AND LARRY K. ALEXANDER, WIFE AND HUSBAND ("Mortgagor"). "We," "Us" and "Our" means Citibank, N.A., a national banking association, whose home address is 3900 Paradise Road, Suite 127, Las Vegas, Nevada 89109. The "Borrower" means the individual(s) who has(ve) signed the Home Equity Line of Credit Agreement and Disclosure (the "Agreement") of even date herewith and in connection with this Mortgage. The "Property" means the real estate, including the leasehold (if any), located at 224 AVON ST, ST PAUL, MN 55104, RAMSEY County.

#### SEE ATTACHED LEGAL DESCRIPTION

THIS MORTGAGE between You and Us is made as of the date next to Your first signature below and has a final maturity date 30 years and 2 months from such date.

The Agreement provides that the credit secured by the Property is an open-end revolving line of credit at a variable rate of interest. The maximum amount of all loan advances made to the Borrower under the Agreement and which may be secured by this Mortgage may not exceed \$30,000.00 (the "Credit Limit"). At any particular time, the outstanding obligation of Borrower to Us under the Agreement may be any sum equal to or less than the Credit Limit plus interest and other charges owing under the Agreement and amounts owing under this Mortgage. Obligations under the Agreement, Mortgage and any riders thereto shall not be released even if all indebtedness under the Agreement is paid, unless and until We cause a mortgage release to be executed and such release is properly recorded.

TO SECURE to Us: (a) the payment and performance of all indebtedness and obligations of the Borrower under the Agreement or any modification or replacement of the Agreement; (b) the payment of all other sums advanced in accordance herewith to protect the security of this Mortgage, with finance charges thereon at the variable rate described in the Agreement; and (c) the payment of any future advances made by Us to Borrower (pursuant to Paragraph 16 of this Mortgage (herein "Future Loan Advances")) and, in consideration of the indebtedness herein recited, You hereby mortgage, grant and convey to Us, with power of sale, the Property.

TOGETHER WITH all the improvements now or hereafter erected on the Property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to You to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights and water stock, and all fixtures now or hereafter attached to the Property (which, if this Mortgage is on a unit in a condominium project or planned unit development, shall include the common elements in such project or development associated with such unit), all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property.

Pig 02-28-23-12-0011

CFX-H-SI-702-MN  
STEPHENS

1066

Revised 09/27/2006  
ACAPS: 107060608932000

1-7



IN WITNESS WHEREOF, YOU HAVE EXECUTED THIS MORTGAGE, AND AGREE TO BE BOUND BY ALL TERMS AND CONDITIONS STATED ON PAGES 3 THROUGH 6 FOLLOWING.

IF MORTGAGOR IS AN INDIVIDUAL

Georgina Y. Stephens 06/25/2007  
Mortgagor: GEORGINA Y. STEPHENS  
 Married  Unmarried

Mortgagor:  
 Married  Unmarried

Larry K. Alexander 06/25/2007  
Mortgagor:  
 Married  Unmarried

Mortgagor:  
 Married  Unmarried

LARRY K. ALEXANDER  
 Married  Unmarried

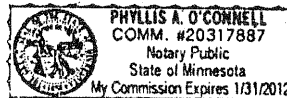
Married  Unmarried

STATE OF MINNESOTA, COUNTY OF Ramsey SS:

On this 06/25/2007, before me, Phyllis A. O'Connell  
the undersigned, personally appeared Georgina Y. Stephens and Larry K. Alexander a married couple  
(Include marital status, known to me (or satisfactorily proven) to be the person whose name (is/are) subscribed to the within instrument and acknowledged that (he/she/they) executed the same for the purposes therein contained.

In witness whereof I hereunto set my hand and official seal.

My Commission Expires: January 31, 2012



Phyllis A. O'Connell  
Notary Public Signature  
Phyllis A. O'Connell

IF MORTGAGOR IS A TRUST: \_\_\_\_\_  
not personally but solely as trustee as aforesaid

By: \_\_\_\_\_ ATTEST: \_\_\_\_\_  
Title Title

STATE OF MINNESOTA)SS  
County of \_\_\_\_\_)

On this the \_\_\_\_\_ day of \_\_\_\_\_, before me, \_\_\_\_\_  
the undersigned officer, personally appeared \_\_\_\_\_  
who acknowledged himself to be the \_\_\_\_\_ of \_\_\_\_\_  
a corporation, and that he, as such \_\_\_\_\_, being authorized so to do, executed the foregoing  
instrument for the purposes therein contained, by signing the name of the corporation by himself as \_\_\_\_\_

In witness whereof I hereunto set my hand and official seal.

My Commission Expires: \_\_\_\_\_

\_\_\_\_\_  
Notary Public Signature

You covenant that You are lawfully seized of the estate hereby conveyed and have the right to mortgage, grant, and convey the Property, and that the Property is unencumbered, except for the encumbrances of record and any first mortgage. You covenant that You warrant and will defend generally the title to the Property against all claims and demands, except those disclosed in writing to Us as of the date of this Mortgage.

You and We covenant and agree as follows:

1. **Payment of Indebtedness.** Borrower shall promptly pay when due the indebtedness secured by this Mortgage including, without limitation, that evidenced by the Agreement.
2. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Us under the Agreement will be applied to the principal balance and any finance charges, late charges, collection costs, and other charges owing with respect to the indebtedness secured by this Mortgage in such order as We may choose from time to time.
3. **Charges; Liens.** Except as expressly provided in this Paragraph 3, You shall pay all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any, by Your making payments, when due, directly to the payee thereof. In the event You make payments directly to the payee thereof, upon Our request You shall promptly furnish to Us receipts evidencing such payment. You shall make payments, when due, on any indebtedness secured by a mortgage or other lien that is prior in right time to this Mortgage (a "Prior Mortgage"). You shall promptly discharge the lien of any Prior Mortgage not disclosed to Us in writing at the time of application for the Agreement, provided, however, that You shall not be required to discharge any such lien so long as You shall (a) in good faith contest such lien by, or defend enforcement of such lien in, legal proceedings which operate to prevent the enforcement of the lien or forfeiture of the Property or any part thereof, or (b) secure from the holder of such prior lien an agreement in form and substance satisfactory to Us subordinating such lien to this Mortgage. You shall not enter into any agreement with the holder of a Prior Mortgage whereby such Prior Mortgage, or the indebtedness secured thereby is modified, amended, extended or renewed, without Our prior written consent. You shall neither request nor allow any future advances to be secured by a Prior Mortgage without Our prior written consent.
4. **Hazard Insurance.** You shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and such other hazards as We may require (including flood insurance coverage, if required by Us) and in such amounts and for such periods as We may require. Unless We require in writing otherwise, the policy shall provide insurance on a replacement cost basis in an amount not less than that necessary to comply with any coinsurance percentage stipulated in the hazard insurance policy. All insurance policies and renewals thereof shall be in form and substance and with carriers acceptable to Us and shall include a standard mortgagee clause in favor of and in form and substance satisfactory to Us. In the event of loss, You shall give prompt notice to the insurance carrier and Us. We may make proof of loss if not made promptly by You. If the Property is abandoned by You, or if You fail to respond to Us within thirty (30) days from the date the notice is mailed by Us to You that the insurance carrier offers to settle a claim for insurance benefits, We are authorized to collect and apply the insurance proceeds at Our option either to restoration or repair of the Property, or to sums secured by this Mortgage. If the Property is acquired by Us under Paragraph 14 of this Mortgage, all of Your right, title and interest in and to any insurance policies, and in and to the proceeds thereof resulting from damage to the Property prior to the sale or acquisition, shall pass to Us to the extent of the sums secured by this Mortgage immediately prior to such sale or acquisition. The provisions of this Paragraph 4 shall be subject to the provisions of Paragraph 5 if this Mortgage covers a unit in a condominium project or planned unit development.
5. **Preservation and Maintenance of Property; Condominiums and Planned Unit Developments.** If this Mortgage is on a unit in a condominium or a planned unit development (herein "Condominium Project"), then: (a) You shall perform all of Your obligations under the declaration or covenants creating or governing the Condominium Project, the by-laws and regulations of the Condominium Project, and all constituent documents (herein "Project Documents"), including the payment when due of assessments imposed by the homeowners association or other governing body of the Condominium Project (herein "Owner's Association"); (b) You shall be deemed to have satisfied the insurance requirements under Paragraph 4 of this Mortgage if the Owners Association maintains in full force and effect a "master" or "blanket" policy on the Condominium Project which provides insurance coverage against fire, hazards included within the term "extended coverage" and such other hazards (including flood insurance) as We may require, and in such amounts and for such periods as We may require naming Us as additional loss payee; (c) the provisions of any Project Documents regarding the application of any insurance proceeds from "master" or "blanket" policies covering the Condominium Project shall supersede the provisions of Paragraph 4 of this Mortgage to the extent necessary to avoid conflict between the provisions thereof and

hereof; (d) You hereby assign to Us the right to receive distributions on account of the Property under "master" or "blanket" policies covering the Condominium Project to the extent not applied to the restoration or repair of the Property, with any such distributions in excess of the amount necessary to satisfy in full the obligations secured by this Mortgage being paid to You; (e) You shall give Us prompt written notice of any lapse in any insurance coverage under a "master" or "blanket" policy on the Condominium Project; and (f) You shall not, without Our prior written consent, consent to either (i) the abandonment or termination of the Condominium Project (except for the abandonment or termination provided by law in the case of substantial destruction by fire or other casualty or in the case of a taking or condemnation or eminent domain), (ii) any material amendment to the Project Documents (including any change in the percentage interests of the unit owners in the Condominium Project), or (iii) the effectuation of any decision by the Owners Association to terminate professional management and assume self-management of the Condominium Project. If the Property has rental units, You shall maintain insurance against rent loss in addition to the other hazards for which insurance is required herein.

**6. Protection of Our Security.** If You fail to perform Your obligations under this Mortgage, or if any action or proceedings adversely affects Our interest in the Property, We may, at Our option, take any action reasonably necessary (including, without limitation, paying expenses and attorney fees and to have entry upon the Property to make repairs) to perform Your obligations or to protect Our interests. Any amounts disbursed by Us pursuant to this Paragraph 6, with interest thereon at the variable rate described in the Agreement, shall become indebtedness secured by this Mortgage (except as expressly provided herein). Nothing contained in this Paragraph 6 shall require Us to incur any expense or take any action hereunder.

**7. Inspection.** We or Our agents may enter and inspect the Property, after giving You reasonable prior notice.

**8. Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Us. Neither Borrower nor You will be relieved of any obligation to make payments if We apply the award received to the outstanding balance owed.

If You abandon the Property, or if, after notice by Us to You that the condemnor offers to make an award or settle a claim for damages, You fail to respond to Us within thirty (30) days after the date such notice is mailed, We are authorized to collect and apply the proceeds in the same manner as provided in Paragraph 4 hereof.

**9. Forbearance Not a Waiver.** Any forbearance by Us in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy in the future. Any waiver by Us must be in writing and signed by Us.

**10. Successors and Assigns Bound; Joint and Several Liability; Captions.** The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, Your and Our respective successors and assigns, subject to the provisions of Paragraph 13 hereof. All Your covenants and agreements shall be joint and several. The captions and headings of the paragraphs of this Mortgage are for convenience only and are not to be used to interpret or define the provisions hereof.

**11. Notices.** Except for any notice required under applicable law to be given in another manner, (a) any notice to You provided for in this Mortgage shall be given by personal delivery or by mailing such notice by first-class postage paid, addressed to You at the address of the Property shown at the beginning of this Mortgage or at such other address as You may designate by notice to Us as provided herein, and (b) any notice to Us shall be given by personal delivery or by mailing such notice by certified mail, return receipt requested, to Our address stated herein or to such other address as We may designate by notice to You as provided herein.

**12. Severability.** If any term of this Mortgage is found to be unenforceable, all other provisions will remain in full force.

**13. Due on Transfer Provision - Transfer of the Property.** If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in You is sold or transferred and You are not a natural person) without Our prior written consent, We may, at Our option, require immediate payment in full of all sums secured by this Mortgage. However, We shall not exercise this option if the exercise is prohibited by applicable law as of the date of this Mortgage. If We exercise this option, We shall give You notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which all sums secured by this Mortgage must be paid. If these sums are not paid prior to the expiration of this period, We may invoke any remedies permitted by this Mortgage without further notice or demand on You.

14. **Default.** If You breach any term in this Mortgage, or if Borrower fails to perform any obligation under the Agreement, We may, at Our option, declare all sums secured by this Mortgage to be immediately due and payable without further demand and may invoke the power of sale under this Mortgage and any other remedies permitted by law. We may collect from You all reasonable costs incurred in enforcing the terms of this Mortgage, including attorney's fees and allocated costs of Our salaried employees.
15. **Assignment of Rents.** As additional security hereunder, You hereby assign to Us the rents of the Property; provided, however, that You shall have, prior to acceleration under Paragraph 14 hereof or abandonment of the Property, the right to collect and retain such rents as they become due and payable.
16. **Future Loan Advances.** Upon Your request, We at Our option may make Future Loan Advances to You or Borrower. Such Future Loan Advances, with interest thereon, shall be secured by this Mortgage when evidenced by a promissory note or agreement stating that said note or agreement is so secured.
17. **Release.** Upon payment of all sums secured by this Mortgage and any applicable Early Closure Release Fee or other fees and upon (a) expiration of the Agreement or (b) Your request, We shall release this Mortgage and You shall pay all costs of recordation along with any reconveyance fee and any statement of obligation fee, if any.
18. **Appointment of Receiver; Lender in Possession.** Upon acceleration under this Mortgage or abandonment of the Property, We shall be entitled to have a receiver appointed by a court to enter upon, take possession of, and manage the Property and collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including but not limited to, receiver's fees and premiums on the receiver's bonds and reasonable attorneys fees and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.
19. **Statement of Obligation.** We may collect a fee for furnishing a statement of obligation in an amount not to exceed the maximum amount permitted under applicable law.
20. **No Merger.** There shall be no merger of the interest or estate created by this Mortgage with any other interest or estate in the Property at any time held by or for Our benefit in any capacity, without Our prior written consent.
21. **Fixture Filing.** This Mortgage constitutes a financing statement filed as a fixture filing in the Official Records of the County Recorder of the county in which the Property is located with respect to any and all fixtures included within the term "Property" as used in this Mortgage and with respect to any goods or other personal property that may now or hereafter become such fixtures.
22. **Third Party Waivers.** In the event that any of You has not also signed the Agreement as Borrower, each of You: (a) agrees that We may, from time to time, without notice to, consent from or demand on You, and without affecting or impairing in any way any of Our rights or Your obligations, (i) renew, extend, accelerate, compromise or change the interest rate or other terms of the Agreement and any promissory note or agreement evidencing a Future Loan Advance, and (ii) accept, waive and release other security (including guarantees) for the obligations arising under the Agreement or any promissory note or agreement evidencing a Future Loan Advance, and (b) waives (i) any right to require Us to proceed against any Borrower or any other person, proceed against or exhaust any security for the obligations secured by this Mortgage or pursue any other remedy in Our power whatsoever, (ii) any defense or right against Us arising out of any disability or other defense or cessation of liability of any Borrower for any reason other than full payment, (iii) any defense or right against Us arising out of Our foreclosure upon the Property, even though such foreclosure results in the loss of any right of subrogation, reimbursement or other right You have against any Borrower, (iv) all presentments, diligence, protests, demands and notice of protest, dishonor, and nonperformance, (v) until payment in full of the indebtedness secured by this Mortgage, any right of subrogation or the benefit of any security for such indebtedness, and (vi) the benefit of the statute of limitations affecting the Property to the extent permitted by law. Any partial payment by Borrower or other circumstance that operates to toll any statute of limitations as to such person shall operate to toll such statute as to You.
23. **Choice of Law.** The Mortgage will be governed by United States federal law and, to the extent the United States federal law is inapplicable, then by the laws of the State of Nevada; except that, with regard to the perfection and enforcement of Citibank's security interest in the Property, the Mortgage will be governed by the law of the state where the Property is located.
24. **Your Copy.** You shall be given one conformed copy of the Agreement and this Mortgage.

25. **Loan Charges Legislation Affecting Our Rights.** If the Agreement is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Agreement exceed the permitted limits, then (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge already collected from You or Borrower which exceeded permitted limits will be refunded to You or Borrower; We may choose to make this refund by reducing the principal owed under the Agreement or by making a direct payment to You or Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge due. If enactment or expiration of applicable laws has the effect of rendering any provision of the Agreement or this Mortgage unenforceable according to its terms, We may at Our option, require immediate payment in full of all sums secured by this Mortgage and may invoke any remedies permitted by Paragraph 14.

26. **Waiver of Homestead.** You waive all right of homestead exemption in the Property.

27. **Trustee Exculpation.** If this Mortgage is executed by a trust, You execute this Mortgage as trustee as aforesaid, in the exercise of the power and authority conferred upon and vested in it as such trustee, and it is expressly understood and agreed by Us and by every person or hereafter claiming any right hereunder that nothing contained herein or in the Agreement shall be construed as creating any liability on You personally to pay amounts owing in connection with the Agreement or this Mortgage or any interest that may occur thereon, or to perform any covenants either express or implied contained in this Mortgage, all such liability, if any, being expressly waived, and that any recovery on the Mortgage or the Agreement shall be solely against and out of the Property by enforcement of the provisions of this Mortgage and the Agreement, but this waiver shall in no way affect the personal liability of any individual Borrower, co-maker or guarantor of this Agreement.

This document was prepared by: **Linda Depedro**  
**27 Inwood Road**  
**Rocky Hill, CT 06067**  
**1-800-842-8423**



H157FHMT

**SCHEDULE A**

THE FOLLOWING DESCRIBED PROPERTY IN THE COUNTY OF RAMSEY,  
STATE OF MINNESOTA:

LOT(S) 11, BLOCK 1, NININGER AND DONNELLY'S ADDITION TO HOLCOMBE'S  
ADDITION TO ST. PAUL SUBDIVISION THE CITY OF ST PAUL, RAMSEY  
COUNTY, MINNESOTA.

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS,  
OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

KNOWN: 224 AVON ST

PARCEL: 02-28-23-12-0011

7



**Ramsey County**  
**Property Records and Revenue**

Taxpayer Services • 90 West Plato Blvd. • PO Box 64097 • Saint Paul, MN 55164-0097 • Phone: 651.266.2002 • Fax: 651.266.2022

February 16, 2010

GEORGINA Y STEPHENS  
 224 AVON ST N  
 ST PAUL, MN 55104-6628

**NOTICE OF DELINQUENT 2009 PROPERTY TAXES**

**Parcel Identification Number:** 02.28.23.12.0011  
**Property Address:** 224 AVON ST N

**TO AVOID ADDITIONAL INTEREST AND PUBLICATION FEE, PLEASE PAY THE AMOUNT DUE BY February 28, 2010.**

To assure proper credit, please return this notice with your payment or write the Parcel Identification Number on your remittance. If your tax has been paid, please disregard this notice.

**If this parcel is unpaid as of February 28, 2010,  
 we are required to publish this information and take judgment on the property.  
 A pending abatement does not defer action to secure judgment.**

Unpaid Tax Due:	\$3,374.00
Penalty calculated to February 28, 2010:	\$472.38
Interest calculated to February 28, 2010:	\$64.52
Fees:	\$25.00
<b>Balance Due:</b>	<b>\$3,935.90</b>

Make check payable to: Ramsey County  
 PO Box 64097  
 St. Paul, MN 55164-0097

Credit Card / E-Check payment options, visit: [www.co.ramsey.mn.us/prr](http://www.co.ramsey.mn.us/prr)

Include this letter (or a copy) with payment.



CitiMortgage

9/22/2010



www.citimortgage.com

LARRY ALEXANDER  
224 AVON ST NORTH  
SAINT PAUL, MN 55104-7352

RE : CitiMortgage Account #: 2004100788  
Property Address: ~~224 AVON ST NORTH~~  
SAINT PAUL, MN 55104-7352

THIS PAGE HAS BEEN LEFT BLANK INTENTIONALLY



9/22/2010

LARRY ALEXANDER  
224 AVON ST NORTH  
SAINT PAUL, MN 55104-7352

RE: CitiMortgage Loan Number: 2004100788  
Property Address: 224 AVON ST NORTH  
SAINT PAUL, MN 55104-7352

PREFORECLOSURE NOTICE  
FORECLOSURE PREVENTION COUNSELING

Dear CitiMortgage Customer(s):

**WHY YOU ARE GETTING THIS NOTICE:**

We do not want you to lose your home and your equity. Government-approved nonprofit agencies are available to, if possible, help you prevent foreclosure.

We have given your contact information to an authorized foreclosure prevention Counseling agency to contact you to help you prevent foreclosure.

**WHO ARE THESE FORECLOSURE PREVENTION COUNSELING AGENCIES:**

They are nonprofit agencies that are experts in housing and foreclosure prevention counseling and assistance. They are experienced in dealing with lenders and homeowners who are behind on mortgage payments. They can help you understand your options and work with you to address your delinquency. They are approved by either the Minnesota Housing Finance Agency or the United States Department of Housing and Urban Development. They are not connected with CitiMortgage in any way.

**WHICH AGENCY WILL CONTACT YOU:**

City of St. Paul Planning and Economic Development  
25 W 4th Street, Suite 1100  
St. Paul, MN 55102  
651-266-6626

You can also contact them directly

CitiMortgage is providing this notice as the lender or servicing agent for the lender. If you have any questions, call us toll-free at 1-800-723-7906\*. When you call, please refer to your loan number 2004100788.

Sincerely,

Collection Department  
CitiMortgage, Inc.

\*Calls are randomly monitored and recorded to ensure quality service.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

In the event you are subject to an Automatic Stay issued by a United States Bankruptcy Court or the referenced debt has been discharged in Bankruptcy, this communication is not intended to be an attempt to collect a debt.

# AMERICAN SECURITY INSURANCE COMPANY

11222 QUAIL ROOST DR, MIAMI, FL 33157-6543

March 30, 2011

GEORGINA STEPHENS  
875 LAUREL AVE  
SAINT PAUL, MN 55104-6522  
|||

RE: Lender : CITIBANK FSB  
Loan # : Loan #2713824866011D  
Policy # : ALR371706100  
Claim # : 00200438966  
Date of Loss : 09/28/2010  
Cause of Loss : windstorm

Our review of your claim has been completed. A check in the amount of 10165.33 has been issued to you the borrower and the lender and mailed to ASSURANT SOLUTIONS (CITIBANK). A copy of the estimate is included for your review.

Below is an explanation of the payment:

Repair/Replacement	:	14553.89
Less Recoverable	:	3888.56
Depreciation	:	
Less Non-recoverable	:	0.00
Depreciation	:	
Less Recoverable	:	0.00
Overhead and Profit	:	
Less Deductible:	:	500.00
Payment Amount	:	\$10,165.33

We will pay no more than the actual cash value until actual repair or replacement is completed. You may make further claim for the recoverable depreciation and overhead & profit amounts within 180 days after the loss based upon and for any specific additional cost to you actually incurred within that period in replacing the damaged property on a replacement cost basis.

Please contact your lender to discuss disbursement of funds. Be sure to include your claim or policy number on any correspondence sent to us.

JOHN PAYTON  
Specialty Property Claims  
Phone: (866)719-2645  
Fax: 866-728-7098

cc: ASSURANT SOLUTIONS (CITIBANK)  
ATTN: Loss Drafts Dept.  
P.O. Box 8855

ST PAUL

**PUBLIC HOUSING AGENCY**

555 N. Wabasha Street - Suite 300  
Saint Paul, Minnesota 55102  
651-298-5158 - Fax 651-292-7917  
Hearing Impaired: (651) 292-7280

March 23, 2011

LARRY ALEXANDER  
875 LAUREL

Saint Paul MN 55104

Tenant:

TAMIKA CHAPMAN  
224 AVON ST N #2  
Saint Paul MN 55104

Dear Tenant and Property Owner:

The Annual inspection is scheduled for:  
**Wednesday, April 6, 2011 between 12:30 PM and 4:30 PM**

The tenant must be at home or have an adult (18 or older) present to let the inspector in. This inspection is required.

If you must reschedule this appointment, then you must call the Inspections Department at least 24 hours in advance at 651-298-5087.

Please repair all maintenance problems before the inspection. Common causes of failed inspections are:

Missing or broken outlet or light switch cover plates.  
Torn or missing screens.  
Missing, loose or non-working smoke detectors.  
Missing or broken stairway railings.  
Exposed electrical wires.  
Stove burners that do not work.

Cracked or broken windows.  
Peeling paint (if there are children under 6).  
Loose carpet or flooring.  
Missing or broken window locks.  
Loose or deteriorated refrigerator door gaskets.  
Plumbing leaks or running faucets.

Thank you for your cooperation.

Inspections Department  
651-298-5087



Section 8 Housing Choice Voucher, Project-Based, Moderate Rehabilitation, or RAFS Program

March 16, 2011

LARRY ALEXANDER  
875 LAUREL AVE  
SAINT PAUL MN 55104

**RE: Inspection not Conducted**  
**Inspection of: 224 Avon Street North #2, 55104 (Tamika Chapman)**

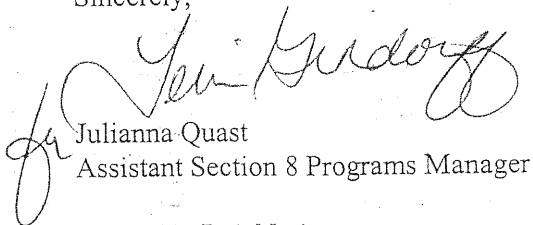
The St. Paul Public Housing Agency (PHA) could not inspect this unit as scheduled for March 15, 2011, because **there was no one home**.

Another inspection has been scheduled for Wednesday, April 6, 2011, **between the hours of 12:30 PM and 4:30 PM**. **If the tenant or another adult (18 or over) cannot be present for the PHA to conduct an inspection, then the tenant must contact the Inspections Scheduler at 651-298-5087 at least 24 hours in advance.**

**MISSED INSPECTIONS MAY RESULT IN THE TERMINATION OF A TENANT'S HOUSING ASSISTANCE.**

The PHA is also requesting the owner's assistance in ensuring the above inspection can be completed. If this unit does not pass inspection by May 31, 2011, the Housing Assistance Payments will be abated.

Sincerely,

  
Julianna Quast  
Assistant Section 8 Programs Manager

enclosed: R A Notice

cc: Tamika Chapman

TB/sc/S8-347.REV12/26/01

To ensure a unit passes inspection:

- Tenants should report needed repairs to the owner immediately.
- Owners can conduct pre-inspections.
- Owners should complete all needed repairs before the inspection.

# PUBLIC HOUSING AGENCY

**SAINT PAUL**

555 North Wabasha Street, Suite 300  
Saint Paul, Minnesota 55102  
Main: 651-298-5158  
Fax: 651-292-7917

March 31, 2011

LARRY ALEXANDER  
875 LAUREL

Saint Paul, MN 55104

Tenant:

TAMIKA CHAPMAN  
224 AVON ST N #2  
Saint Paul, MN 55104

## NOTICE OF TERMINATION OF HOUSING ASSISTANCE PAYMENT (HAP) CONTRACT

### REASON FOR TERMINATION:

1.  MOVING
2.  DECEASED
3.  UNIT DID NOT PASS SECTION 8 INSPECTION (HAP HAS BEEN ABATED FOR 60 DAYS)  
(S8-400D and E must accompany this notice)
4.  TENANT NO LONGER ELIGIBLE FOR ASSISTANCE - FAILED TO COOPERATE WITH  
INSPECTION PROCESS
5.  TENANT NO LONGER ELIGIBLE FOR ASSISTANCE
6.  GOING OFF PROGRAM VOLUNTARILY
7.  CHANGING FORM OF ASSISTANCE
8.  NOTICE FROM OWNER
9.  EVICTED (COURT ACTION)
10.  OTHER:

THE HAP CONTRACT WILL TERMINATE EFFECTIVE: May 31, 2011

Section 8 Technician: Tammy Bailey, (651) 298-5100

cc: File, Control Tech, Tenant